



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the patent  
application of:

Claudio R. Ballard

Serial No.:

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Art Unit:

3642

Examiner:

Cangialosi, Sal

Attorney Docket No.:

2000976-0009

For:

REMOTE IMAGE CAPTURE WITH CENTRALIZED  
PROCESSING AND STORAGE

Assistant Commissioner for Patents  
Washington, D.C. 20231

October 23, 1998

#11  
Received

NOV 3 1998

Director's Office  
Group 2700

**PETITION TO MAKE SPECIAL AND ACCELERATE EXAMINATION  
UNDER 37 CFR SECTION 1.102(d)**

Sir:

The applicant herein respectfully petitions under 37 CFR § 1.102(d) and in accordance with MPEP § 708.02 VIII for the accelerated examination of the above captioned application. Applicant herewith encloses the fee set forth in 37 CFR § 1.17(i) of \$130.00.

It is believed that all claims are directed to a single invention. Nevertheless, if the Office determines that all the claims are not directed to a single invention, the applicant will make an election without traverse. Since the applicant believes that all claims are directed to a single invention, should the Office determine otherwise, the applicant respectfully requests that established telephone restriction practice be followed and that the undersigned be contacted regarding an election.

A pre-examination search was conducted including the following classes/subclasses:

235/379; 235/380; 379/91; 379/96; 382/112; 382/115; 382/119; 382/137; 382/140; 382/284; 382/306; 382/395; 395/216; 395/217; 395/224; 395/226; 395/235; 395/236; 395/237; 395/238; 395/239; 395/240; 395/241; 395/242; 395/243; 395/244; 395/245; and 705/45.

One copy each of the references deemed most closely related to the subject matter encompassed by the claims of the above captioned application are included in an Information Disclosure Statement, including PTO Form 1449, and in accordance with 37 CFR 1.97 and 1.98, filed concurrently herewith. The following is a detailed discussion of the references which points out with the particularity required by 37 CFR Section 111(b) and (c) how the claimed subject matter is patentable over the references.

Nally, U.S. Patent No. 4,201,978 is directed to a document processing system which provides the automatic reading of handwritten amount characters located on bank checks for use in processing checks through the banking system. Included within the system are an optical character reader, a magnetic image character reader and a central processor. The device is configured to read handwritten images from checks and store information in a bank computer. Nally '978 does not include any form of data access subsystem that is remote from a central data processing subsystem and linked by communication network.

Owens et al., U.S. Patent No. 4,264,808 is directed to a method and apparatus for electronic image processing of documents for accounting purposes, especially in a banking environment. This patent does not teach or disclose a communication network for the transmission of transactional data within or between one or more data access subsystems and at least one data processing subsystem. Owens et al. '808 is also limited to check processing and does not teach any form of electronic transaction or signature or biometric data capture.

Amemiya et al. U.S. Patent No. 4,694,147 is directed to a terminal for use in a bank in processing transaction slips at a teller station. There, a terminal installed for use by a customer reads a writing image on a deposit or withdrawal slip, recognizes certain items on the slip and a master unit installed for teller use receives and recognizes image data and transmits part of the data to a host system after the teller has confirmed and corrected the display data. The Amemiya et al. '147 patent provides no arrangements for capturing electronic data from credit cards, smart cards or biometric or signature data and does not provide any systems for polling remote data access subsystems nor does it generate any reports. Further, the system provides no data management nor any data access controller.

Yoshida U.S. Patent No. 5,144,115 is directed toward a transaction-inquiring apparatus that allows a user to inquire about various transactions from an ATM machine and conduct transactional steps based on information retrieved, such as paying power bills or other bills. This device provides no remote data access subsystem for capturing and sending paper transaction data nor does it include any central data process system for processing, sending, verifying or storing the paper transaction data. Further, there is no signature interface nor any biometric information interface and the device does not verify and store such data in a central location.

McClure U.S. Patent No. 5,173,594 is directed to a receipt generator to produce written receipts at remote locations. This system is activated by charge cards and includes a telecommunications service and maintains billing records which are supplied at predetermined intervals to a receipt transmission computer. The primary use for the McClure '594 device is to provide a written receipt to credit card customers that is available after the card is used at a location convenient to the consumer. This device does not include any form of a paper transaction data capture apparatus nor does it include any arrangement for capturing signature data or biometric data. The McClure '594 device is limited in operation to provide a credit card receipt remote from the point of credit card use and does not provide the central identity data processing, verification and storage capabilities of the present invention.

Higashiyama et al. U.S. Patent No. 5,175,682 is directed to an apparatus and method for processing checks received by a merchant. The device is intended to speed up the process that a check goes through in "clearing" an issuing bank. The device provides a point of sale terminal such as cash register that reads certain information from the check. This information is stored and the check information verified. A return transmission allows a check, once it has been put into a printer at the point of sale terminal, to be cancelled by the merchant. This device does not include any form of signature capture apparatus nor does it include any electronic or biometric data capture apparatus. The teaching of Higashiyama et al. '682 device is limited to its ability to verify and cancel checks at a point of sale.

Ray et al. U.S. Patent No. 5,321,751 is directed to a method and apparatus for credit card verification. There, a digital image of the credit card holder is encoded into the magnetic strip or into smart cards. This information can be read by a data input device known as a "reader" in Ray et al. '751. This device sends the information to a processor which includes a display to display the encoded image of the card holder. Additionally, the image may be verified by a remote facility. This device does not capture paper transaction data nor does it store the data obtained beyond the verification process. Further, there is no provision in Ray et al. '751 for providing a signature interface or biometric interface. Nor is there any provision for a paper scanner to capture signatures and other printed matter.

Ray et al. U.S. Patent No. 5,436,970 is directed to the same type of image verification for credit cards that is the subject of Ray et al. '751 patent, and the comments directed to the Ray et al. '751 patent are equally valid when applied to the Ray et al. '970 patent.

Drexler et al. U.S. Patent No. 5,457,747 is directed to a system for deterring fraud in the use of magnetic stripe cards for electronic benefit transfer system such as welfare programs, state entitlement programs or the like. The Drexler et al. card includes two data storage areas with one of the data storage areas including biometric identifying information of an individual authorized to use the card. The second area is used to write data authorizing limited use of the card to obtain benefits. The Drexler et al. is for use with a reader that can read the biometric data from the card and compare the data with data stored in a library. This device does not include any form of device for capturing and sending paper transaction data to a central data processing system to verify and store the data.

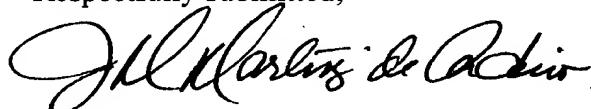
Bedmar et al. U.S. Patent No. 5,506,691 patent discloses a method and apparatus for processing checks at remote sites. Included is a system for processing documents where images are captured and stored at the remote site while the codeline from a check is captured by a document processor and is concurrently transmitted to a central location where financial records are kept. According to Bedmar et al. this has the advantageous effect of avoiding huge communication system requirements that would be necessary if images were to be passed from the remote site to the central site. In substantial contrast, the present application provides a communication network for transmitting images to a central data processing subsystem for processing, sending and verifying paper transaction data which is captured at remote locations.

Smithies et al. U.S. Patent No. 5,647,017 patent discloses a computer-based method and system for capturing and verifying a handwritten signature. This device uses an image capture apparatus that takes certain measurements known as "act of signing measurements" at the time that the user signs the check. The result of this is that the signature capture module creates a checksum of the document that was signed which can be used at a later date to verify the document. The Smithies et al. system does not include any form of data management subsystem for maintaining various forms of captured data, such as biometric data or smart card data and does not maintain a central data processing subsystem for processing, sending, verifying and storing paper transaction data.

However U.S. Patent No. 5,657,389 patent is directed to a system for positive identification of an individual primarily in the field of credit card use. A point of identity verification terminal is provided that includes an arrangement for inputting data presented by a particular individual. A database storage and retrieval site includes a plurality of digital image data unique to persons being identified. An arrangement for exchanging data between the point of verification and the database site is provided. This device does not include any form of arrangement for capturing and sending paper transaction data nor does it include any means for processing, sending, verifying and storing any paper transaction data.

The undersigned has Power of Attorney in the present application. A copy of the Supplemental Power of Attorney document filed August 27, 1997 is enclosed for your reference. Based on the above, it is respectfully requested that the present petition be allowed and that the present application be designated for accelerated examination.

Respectfully submitted,



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